

Information to identify the case:			
Debtor 1	Charles V. Trafalis		Social Security number or ITIN xxx-xx-8975
	First Name	Middle Name	Last Name
Debtor 2	Kathleen A. Trafalis		Social Security number or ITIN xxx-xx-2604
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 15-23656-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Charles V. Trafalis

Kathleen A. Trafalis
fka Kathleen A. McEvoy

2/8/21

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Charles V. Trafalis
Kathleen A. Trafalis
Debtors

Case No. 15-23656-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 08, 2021

User: lfin
Form ID: 3180W

Page 1 of 3
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Charles V. Trafalis, Kathleen A. Trafalis, 406 South Second Avenue, Elizabeth, PA 15037-1416
cr	+ CHRISTIANA TRUST, A DIVISION OF WILMINGTON SAVINGS, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
cr	+ Carrington Mortgage Services, LLC, as servicer for, c/o Kristen D. Little, Esquire, 3600 Horizon Drive, Suite 150, King of Prussia, Pa 19406-4702
cr	Fay Servicing LLC, PO Box 814609, Dallas, TX 75381-4609
cr	Mill City Mortgage Loan Trust 2019-1, Wilmington S, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
cr	+ Trifera, LLC, Marinosci Law Group, P.C., c/o Connie J. Delisser, Esq., 100 West Cypress Creek Road, Suite 1045 Fort Lauderdale, FL 33309-2191
14117256	+ BSI Financial Services, 314 S. Franklin Avenue, P.O. Box 517, Titusville, PA 16354-0517
14230000	+ Carrington Mortgage Services, LLC, et al, 1600 South Douglass Road, Anaheim, California 92806-5948
14117258	+ Citibank, P.O. Box 183060, Columbus, OH 43218-3060
14117259	+ Elizabeth Borough Municipal Authority, c/o Legal Tax Service Inc., 714 Lebanon Road, West Mifflin, PA 15122-1030
14117261	+ J. Daniel Schopf, c/o Molly Maguire Gaussa, 117 Jackson Circle, McDonald, PA 15057-2547
14155191	#+ J. Daniel Schopf, c/o Gaussa Law Office, P.O. Box 12662, Pittsburgh, PA 15241-0662
15195217	Mill City Mortgage Loan Trust 2019-1, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
14117263	+ Pennsylvania American Water Company, P.O. Box 371412, Pittsburgh, PA 15250-7412
14942644	U.S. Bank Trust National Association, as trustee f, PO Box 814609, Dallas, TX 75381-4609

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 09 2021 04:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 09 2021 03:00:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 09 2021 04:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 09 2021 03:00:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14122242	+ EDI: PHINAMERI.COM	Feb 09 2021 04:18:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
14117257	+ EDI: CAPITALONE.COM	Feb 09 2021 04:18:00	Capital One Bank, P.O. Box 30281, Salt Lake City, UT 84130-0281
14141285	EDI: CAPITALONE.COM		

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		Feb 09 2021 04:18:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14117260	+ EDI: PHINAMERI.COM		
		Feb 09 2021 04:18:00	GM Financial, P.O. Box 183834, Arlington, TX 76096-3834
14117262	+ EDI: RMSC.COM		
		Feb 09 2021 04:18:00	PayPal, P.O. Box 981064, El Paso, TX 79998-1064
14864262	+ Email/Text: bkteam@selenefinance.com		
		Feb 09 2021 02:59:00	Selene Finance LP, 9990 Richmond Avenue, Suite 400 South, Houston, TX 77042-4546
14117264	EDI: VERIZONCOMB.COM		
		Feb 09 2021 04:18:00	Verizon, P.O. Box 28000, Lehigh Valley, PA 18002-8000
14167025	+ Email/Text: bankruptcy@firstenergycorp.com		
		Feb 09 2021 03:00:00	West Penn Power, 5001 NASA Blvd, Fairmont, WV 26554-8248
14117265	Email/Text: bankruptcy@firstenergycorp.com		
		Feb 09 2021 03:00:00	West Penn Power Company, 76 S. Main Street, Akron, OH 44308-1890

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Mill City Mortgage Loan Trust 2019-1, Wilmington S
14172959		OneMain Financial Group, LLC as servicer for Wells, as Issuer Loan Trustee for OneMain Finan
cr	*+	Americredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853
cr	*+	J. Daniel Schopf, c/o Molly Maguire Gaussa, 117 Jackson Circle, McDonald, PA 15057-2547
cr	*+	U.S. Bank Trust National Association, as trustee f, PO Box 814609, Dallas, TX 75381-4609
14137762	*+	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853

TOTAL: 2 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 10, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Mill City Mortgage Loan Trust 2019-1 Wilmington Savings Fund Society, FSB, as Trustee bnicholas@kmlawgroup.com
Kenneth Steidl	on behalf of Debtor Charles V. Trafalis julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Kenneth Steidl	

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on behalf of Joint Debtor Kathleen A. Trafalis julie.steidl@steidl-steinberg.com
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@st
eidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com

Kevin Scott Frankel

on behalf of Creditor Carrington Mortgage Services LLC, as servicer for Wilmington Savings Fund Society, FSB, as Trustee for
Stanwich Mortgage Loan Trust A pabk@logs.com

Kristen D. Little

on behalf of Creditor Carrington Mortgage Services LLC, as servicer for Wilmington Savings Fund Society, FSB, as Trustee for
Stanwich Mortgage Loan Trust A pabk@logs.com, klittle@logs.com;logsecf@logs.com

Lisa Cancanon

on behalf of Creditor Carrington Mortgage Services LLC, as servicer for Wilmington Savings Fund Society, FSB, as Trustee for
Stanwich Mortgage Loan Trust A lisac@w-legal.com, Llombardi06@law.du.edu

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Sindi Mncina

on behalf of Creditor Mill City Mortgage Loan Trust 2019-1 Wilmington Savings Fund Society, FSB, as Trustee
smncina@rascrane.com

William E. Miller

on behalf of Creditor CHRISTIANA TRUST A DIVISION OF WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS
INDIVIDUAL CAPACITY BUT AS TRUSTEE OF ARLP TRUST 4 wmiller@friedmanvartolo.com,
wedwardmiller@gmail.com

TOTAL: 10